



Adit Laixuthal, Ph.D.
First Senior Vice President

ธนาคารกสิกรไทย
KASIKORNBANK 泰华农民银行



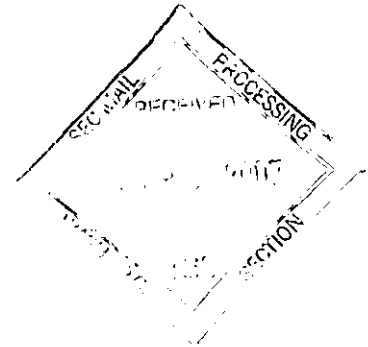
12g3-2(b) File No.82-4922

Ref No. CN. 031/2007

January 22, 2007

SUPPL

Securities and Exchange Commission
100 F Street, NE
Washington, D.C. 20549
U.S.A.



Dear Sirs:

We are transmitting herewith, in accordance with our undertakings pursuant Rule 12g3-2 (b) under the United States Securities Exchange Act of 1934, an English language summary of certain information that is being made public in Thailand.

Please arrange for the attached to be placed in our Rule 12g3-2 (b) "file" with the Commission.

Yours sincerely,

PROCESSED

JAN 30 2007

THOMSON
FINANCIAL

Adit Laixuthal
Jan 22, 07

Jan 1/25

ทะเบียนเลขที่ 0107538000316
www.kasikornbank.com

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Summary Statement of Assets and Liabilities 1/

As at 31 December 2006

ธนาคารกรุงไทย
KASIKORN BANK

Assets	Baht	Liabilities	Baht
Cash	17,856,735,780.41	Deposits	752,053,202,020.11
Interbank and money market items	82,678,888,993.31	Interbank and money market items	18,005,328,771.41
Securities purchased under resale agreements	22,200,000,000.00	Liabilities payable on demand	6,870,751,904.88
Investments in securities, net (with obligations 8,861,293,844.74 Baht)	109,882,139,790.89	Securities sold under repurchase agreements	
Credit advances (net of allowance for doubtful accounts)	646,918,072,410.11	Borrowings	45,981,863,348.72
Accrued interest receivables	1,828,609,274.76	Bank's liabilities under acceptances	525,174,589.48
Properties foreclosed	11,639,583,138.12	Other liabilities	25,010,144,487.82
Customers' liabilities under acceptances	525,174,589.48	Total liabilities	848,452,455,880.22
Premises and equipment, net	22,011,752,074.10		
Other assets	22,149,749,002.59	Shareholders' equity	
		Paid-up share capital	
		(registered share capital Baht 30,486,146,970.00)	23,821,477,330.00
		Reserves and net profit after appropriation	48,115,139,073.40
		Other reserves and profit and loss account	10,800,083,902.09
		Total shareholders' equity	82,736,699,305.49
		Total Liabilities and Shareholders' Equity	936,690,755,045.77
		Bank's liabilities under unmatured bills	5,162,800,554.98
		Total	941,853,555,600.76
Total Assets	936,690,755,045.77		
Customers' liabilities under unmatured bills	5,162,800,554.98		
Total	941,853,555,600.76		

Non-Performing Loans 2/(net) as at 31 December 2006 (Quarterly)

Baht
20,885,830,973.84

(3.17 % of total loans after allowance for doubtful accounts of Non-Performing Loans)

Required provisioning for loan loss, as at 30 September 2006 (Quarterly)

21,858,786,895.42

Actual allowance for doubtful accounts

27,988,291,737.08

Loans to related parties

17,120,793,638.10

Loans to related asset management companies

6,550,000,000.00

Loans to related parties due to debt restructuring

1,104,235,958.05

Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand

101,433,739,395.10

Legal capital fund

Changes in assets and liabilities this month due to the penalty expenses from violating the Commercial Banking Act B.E. 2505 and amended Act, section

Significant contingent liabilities

Avals to bills and guarantees of loans

639,151,297.66

Letters of credit

19,200,000,400.94

1/ This Summary Statement has not been reviewed or audited by Certified Public Accountant

2/ Non-Performing Loans (gross) as at 31 December 2006 (Quarterly)

38,290,888,951.16

(5.67 % of total loans before allowance for doubtful accounts)

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